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IN THE UNITED STATES ELECTED/DESIGNATED OFFICE

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UNDER THE PATENT COOPERATION TREATY-CHAPTER II

APPLICANTS: Stefan Prange et al.   DOCKET NO: 112740-194

SERIAL NO: GROUP ART UNIT:

                                               EXAMINER:

INTERNATIONAL APPLICATION NO: PCT/DE99/02934

INTERNATIONAL FILING DATE: 25 September 1999

INVENTION: A METHOD AND SYSTEM FOR PAYING FOR GOODS OR
                SERVICES

Assistant Commissioner for Patents,
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

In accordance with the provisions of 37 CFR §1.56, Applicants request that citation and examination of the references listed on Form PTO-1449, copies of which are enclosed herewith in accordance with 37 CFR §1.98, be made during the course of examination of the above-identified application for United States Patent.

Document AL, German DE 44 25 271 relates to a protected anonymous tariff metering system which has a surely device inserted in connection between a tariff metering source and tariff lodging device with an electronic key identifying surety device but not source.

Document AN, German DE 196 28 045 relates to a networked customer and supplier financial transaction system which has a customer and supplier coupled to banking systems over a network with security and checking server system.

Document AAL, German DE 195 26 726 relates to a secure alphanumeric data transfer system which uses multi-frequency selection coding and encoding equipment at two connected telecommunication units of which one has a display screen and one has an associated computer.

Applicants respectfully submit that the claimed invention is distinguishable and non-obvious over the enclosed references, taken singly or in combination.

Accordingly, early consideration and allowance of the application, including the claims, are hereby requested.

Respectfully Submitted,

_____ (Reg. No. 39,056)
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